

In re:
Joseph R. Lawrence
Debtor

Case No. 18-10231-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 13, 2023

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2023:

Recip ID	Recipient Name and Address
db	+ Joseph R. Lawrence, 5840 Hope Street, Philadelphia, PA 19120-2412
14039501	+ First Bank Puerto Rico, Attn: Bankruptcy, 9795 S Dixie Hwy, Pinecrest, FL 33156-2806
14039502	+ First Bank Puerto Rico, Po Box 982238, El Paso, TX 79998-2238
14047886	+ Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14039518	+ Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 13 2023 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 13 2023 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14039488	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 13 2023 23:51:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14039487	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 13 2023 23:51:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14078393	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 13 2023 23:51:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14039490	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 13 2023 23:51:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14039489	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 13 2023 23:51:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
14039494	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2023 00:04:25	Citibank / Sears, Po Box 6283, Sioux Falls, SD 57117-6283
14039493	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2023 00:04:36	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14039496	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2023 00:04:49	Citibank North America, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14039495	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2023 00:04:20	Citibank North America, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14039498	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2023 00:04:21	Citicards Cbna, Pob 6241, Sioux Falls, SD 57117-6241
14039497	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2023 00:04:50	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Mar 13, 2023

Form ID: 138OBJ

Total Noticed: 46

14039500	Email/Text: mrdiscen@discover.com	Mar 13 2023 23:51:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
14044017	Email/Text: mrdiscen@discover.com	Mar 13 2023 23:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14039499	+ Email/Text: mrdiscen@discover.com	Mar 13 2023 23:51:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14039503	Email/Text: collecadminbankruptcy@fnni.com	Mar 13 2023 23:51:00	First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68191
14039504	Email/Text: collecadminbankruptcy@fnni.com	Mar 13 2023 23:51:00	First National Bank, Po Box 3412, Omaha, NE 68103
14041431	Email/Text: collecadminbankruptcy@fnni.com	Mar 13 2023 23:51:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14039492	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 14 2023 00:04:15	Chase Card Services, Po Box 15298, Wilmington, DE 19850
14039491	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 14 2023 00:04:43	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
14076521	Email/PDF: resurgentbknofications@resurgent.com	Mar 14 2023 00:04:16	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14071925	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 13 2023 23:51:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14074448	Email/Text: Bankruptcy.Notices@pnc.com	Mar 13 2023 23:51:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14039506	Email/Text: Bankruptcy.Notices@pnc.com	Mar 13 2023 23:51:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14039507	Email/Text: Bankruptcy.Notices@pnc.com	Mar 13 2023 23:51:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
14039505	Email/Text: Bankruptcy.Notices@pnc.com	Mar 13 2023 23:51:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14058604	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 14 2023 00:04:44	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14039752	+ Email/PDF: rmscedi@recoverycorp.com	Mar 14 2023 00:04:32	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14039508	+ Email/PDF: gecsed@recoverycorp.com	Mar 14 2023 00:04:31	Synchrony Bank/ JC Penney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14039509	+ Email/PDF: gecsed@recoverycorp.com	Mar 14 2023 00:04:44	Synchrony Bank/ JC Penney, Po Box 965007, Orlando, FL 32896-5007
14039510	+ Email/PDF: gecsed@recoverycorp.com	Mar 14 2023 00:04:31	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14039511	+ Email/PDF: gecsed@recoverycorp.com	Mar 14 2023 00:04:43	Synchrony Bank/American Eagle, Po Box 965005, Orlando, FL 32896-5005
14039512	+ Email/PDF: gecsed@recoverycorp.com	Mar 14 2023 00:04:43	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14039513	+ Email/PDF: gecsed@recoverycorp.com	Mar 14 2023 00:04:45	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14077754	+ Email/Text: bncmail@w-legal.com	Mar 13 2023 23:51:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14039516	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 13 2023 23:51:00	Toyota Mtr, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Mar 13, 2023

Form ID: 138OBJ

Total Noticed: 46

14039515	+ Email/Text: bncmail@w-legal.com	Mar 13 2023 23:51:00	Target, Po Box 673, Minneapolis, MN 55440-0673
14039514	+ Email/Text: bncmail@w-legal.com	Mar 13 2023 23:51:00	Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
14050943	Email/PDF: bncnotices@becket-lee.com	Mar 14 2023 00:04:55	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14039517	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 13 2023 23:51:00	Toyota Mtr, Po Box 9786, Cedar Rapids, IA 52409-0004

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2023 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor PNC BANK N.A. bkgroup@kmlawgroup.com
PAUL H. YOUNG	on behalf of Debtor Joseph R. Lawrence support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Joseph R. Lawrence
Debtor(s)

Case No: 18-10231-mdc
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 3/13/23